
From: Clint Williams [mailto:cwilliams@centbk.com]
Sent: Tuesday, June 06, 2006 3:11 PM
To: ChangeInControl
Subject: Home Depot

If your interest is truly in the safety and soundness of the insured banks then you will oppose the application for a change of control from Home Depot.

As a community banker this application places greater risk to our bank than I can even imagine. Home Depot is already offering its customers construction loans in addition to home improvement loans. Allowing them to do this with the added help of insured deposits rather than depending on their own cash to fund these deals only emboldens them to offering terms that we cannot compete with. Signs are already in their stores offering no interest loan terms and discounts on lumber and supplies if they do a construction loan through them.

Please stop the madness. We cannot compete with the likes of Home Depot and Wal-Mart. They would only be the tip of the iceberg if they are allowed a bank charter.

Clint E. Williams
Centennial Bank
4605 Harrison Blvd., #1
Ogden, Utah 84403
801-475-7000
801-337-1596 Fax

PRIVACY NOTICE: This email and any documents or files attached to it are confidential and may also be privileged. If you are not the intended recipient you are hereby notified that any disclosure, copying, distribution or use of any of the information contained in or attached to this message is strictly prohibited. If you have received this mail in error, please immediately notify us by reply email, facsimile or telephone and delete this email from your system. Thank you.